Department #39965:07-cv-03188-JF P.O. Box 1259 Oaks, PA 19456

Document 1-3

File SSOCIATED REGOVERY SYSTEMS
A DIVISION OF ARS NATIONAL SERVICES, INC.
P.O. BOX 469046
ESCONDIDO, CA 92046-9046
(800) 707-1976 FAX: (866) 422-0765
www.PayARS.com

April 9, 2007

7259 - 2603

DOLORES M HERRERA 2080 SW EXPRESSWAY APT 66 SAN JOSE CA 95126-4672

## ACCOUNT IDENTIFICATION

Re: Citibank

Account: 5528150046300724 ARS Acct No: 12108688 Balance: \$7329.44

## TAX SEASON OFFER Take advantage of your tax refund and pay off your debt once and for all!

As a professional collection agency hired by Citibank, Associated Recovery Systems is authorized to settle the above-referenced account for \$5130.61. To take advantage of this settlement, your payment must reach this office by 05-14-07. If payment is not made, collection efforts as well as interest will continue on this account.

To ensure the settlement is received by the indicated due date, Associated Recovery Systems offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: Ambridge, CA), Moneygram "Express Payment" (Receive Code: 2471), or you can make your payment online at www.PayARS.com.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please contact this office at (800) 707-1976. Our office hours are Monday through Friday, 8:30 a.m. - 8:30 p.m (Eastern Time).

Sincerely,

Account Representative

# THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

(SEE IC VERSE SIDE	TOR MAN ORTHUT HAT	314,111,011,
CB170 - 12108688 Account: 5528150046300724		Print address/phone changes below or call (800) 707-1976.
Amount Enclosed: \$	_	HOME:()
Enclosing this coupon with your payment will expedite credit to your account.		
NOTICE OF ELECTRONIC CHECK PROCESSING:	EVIIDE	Make your check or money order payable to:
We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your	EXHIBIT 1	CITIBANK PO BOX 469100



account. A returned check may be collected electronically if it is returned for insufficient funds.

CB170

ESCONDIDO, CA 92046-9100

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### IF YOU LIVE IN CALIFORNIA THIS APPLIES TO YOU

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

IF YOU LIVE IN **COLORADO** THIS APPLIES TO YOU FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://www.ago.state.co.us/cadc/cadcmain.cfm">www.ago.state.co.us/cadc/cadcmain.cfm</a>

IF YOU LIVE IN **MASSACHUSETTS** THIS APPLIES TO YOU Massachusetts address: 411 Waverly Oaks Road, Waltham, MA 02454

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTION AGENCY.

IF YOU LIVE IN **MINNESOTA** THIS APPLIES TO YOU THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

IF YOU LIVE IN **NEW YORK** THIS APPLIES TO YOU

New York City Department of Consumer Affairs License number 1020790

IF YOU LIVE IN TENNESSEE THIS APPLIES TO YOU

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. [500 James Robertson Parkway, Nashville Tennessee 37243]

IF YOU LIVE IN WASHINGTON THIS APPLIES TO YOU

ARS National Services, Inc, 201 W. Grand Ave., Escondido, CA 92025, License #601 722 831.

IF YOU LIVE IN NORTH CAROLINA THIS APPLIES TO YOU

ARS National Services Inc., 201 West Grand Ave., Escondido CA 92025, Permit #'s 4234, 4235, 4236, 4237

Department # 5996
P.O. Box 1259
Oaks, PA 19456

DOLORES M HERRERA
2080 SW EXPRESSWAY APT 66

DOLORES M HERRERA 2080 SW EXPRESSWAY APT 66 SAN JOSE CA 95126-4672 II.I...I.I...II...III..III..III.III..III..III..III..III..III

RST-CLAS

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